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AGRICULTURAL INDEBTEDNESS IN KERALA – A STUDY OF IDUKKI DISTRICT

Farmers require credit to purchase unowned farm inputs and to make permanent improvements on land. Effective use of credit enables the usage of adequate and quality inputs, betterment of productivity and increase in income. When credit helps to increase farm incomes the debt is repaid without difficulty. But debt becomes a burden and farmers fall into a debt trap when the income generated is inadequate and the debt is beyond the repaying capacity of farmers. Debt trap affects the capacity of farmers to borrow and the capacity to make fresh investments in the farm. Debt recovery measures of financial institutions intensify the distress of farmers. Multitude of factors, like crop failures, unremunerative prices of farm produce when compared to prices of farm inputs, have affected the repaying capacity of farmers. Many distressed farmers in Kerala in Wayanad and Idukki districts have committed suicide to escape the debt burden. In this light, the present study examines various issues of farm indebtedness in Kerala with special reference to Idukki district.

OBJECTIVES

The study has the following specific objectives:

1. To analyse the agrarian scenario in the state in general and the Idukki district in particular.
2. To study the source wise and purpose wise debt position among different categories of farmers.
3. To identify the factors affecting indebtedness and to study the socio economic profile of farmer households.
4. To trace the price movements of crops and their effect on farm incomes and indebtedness

5. To suggest policy measures for the improvement of agricultural credit system and economic conditions of farmers.